

Recommended Monthly Cash Flow Guidelines

Annual gross income	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000
Monthly gross income	\$6,250	\$8,333	\$10,417	\$12,500	\$14,583	\$16,667
Giving	\$625	\$833	\$1,042	\$1,250	\$1,458	\$1,667
Saving/Investing	\$625	\$917	\$1,250	\$1,625	\$2,042	\$2,500
Credit card/vehicle/education/other debt	\$0	\$0	\$0	\$0	\$0	\$0
Income taxes (Fed, state, Soc Sec, and Medicare)	\$775	\$1,255	\$1,782	\$2,445	\$2,924	\$3,390
Mortgage/Rent	\$1,200	\$1,438	\$1,678	\$1,918	\$2,158	\$2,400
Property taxes	\$230	\$275	\$320	\$367	\$411	\$460
Homeowner's/renter's insurance	\$100	\$150	\$175	\$200	\$225	\$250
Home Maintenance/Repairs	\$50	\$125	\$150	\$175	\$200	\$225
Utilities (gas/electric, water, garbage, cell phones)	\$200	\$325	\$375	\$450	\$550	\$600
Transportation (gasoline, insurance, maintenance/repairs, fees)	\$300	\$340	\$375	\$400	\$425	\$450
Food	\$900	\$1,000	\$1,100	\$1,200	\$1,350	\$1,400
Clothing	\$75	\$100	\$125	\$150	\$175	\$200
Personal care	\$50	\$100	\$125	\$140	\$150	\$160
Gifts (birthdays, Christmas)	\$40	\$60	\$100	\$120	\$150	\$175
Household (furnishings)	\$25	\$90	\$125	\$140	\$175	\$200
Education (school fees, supplies)	\$50	\$60	\$100	\$110	\$135	\$150
Allowance	\$20	\$20	\$20	\$20	\$20	\$20
Entertainment (includes TV/streaming svcs)	\$100	\$150	\$220	\$240	\$260	\$300
Vacations	\$225	\$290	\$400	\$450	\$500	\$600
Sports/fitness	\$40	\$55	\$70	\$90	\$110	\$150
Kids activities	\$40	\$55	\$70	\$80	\$100	\$150
Health insurance	\$500	\$600	\$700	\$800	\$900	\$1,000
Life insurance	\$30	\$30	\$30	\$30	\$30	\$30
Professional services (babysitting, accounting)	\$40	\$45	\$60	\$75	\$100	\$150
Miscellaneous	\$10	\$20	\$25	\$25	\$35	\$40
Total expenses	\$6,250	\$8,333	\$10,417	\$12,500	\$14,583	\$16,667
Income - Expenses	\$0	\$0	\$0	\$0	\$0	\$0